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January 18, 2021

Honorable Cecelia G. Morris
Chief United States Bankruptcy Court Judge
Southern District of New York
355 Main Street
Poughkeepsie, NY 12601

Re: Felysha L. Koran
Bankruptcy Case No: 19-36970-cgm

This office represents the Secured Creditor, SN Servicing Corporation, as servicer for U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust in the above referenced action. Pursuant to the court's amended loss mitigation order entered on November 17, 2020, please let this letter serve as a status report and summary of what has transpired between the parties.

Upon review, Secured Creditor offered a trial modification wherein the Debtor is to make a payment in the amount of \$4,216.90 due December 31, 2020 and monthly payments in the amount of \$2,790.57 beginning January 1, 2021. The Debtor's Attorney advised that the Debtor accepted the trial modification offered. As of January 18, 2021, neither the payment due December 31, 2020 nor the January payment have been made by the Debtor. We are currently following up with the Debtor's Attorney for status updates on the missing payments, but these payments need to be made as soon as possible to avoid a denial on the trial modification offer.

Please feel free to contact our office should you have additional questions.

Sincerely,

Dated: January 18, 2021

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